

**Department of Financial Institutions and Markets**  
**Bangladesh Bank**  
**Head Office**  
**Dhaka-1000**

**DFIM Circular No. 09**

**Date: October 20, 2015**  
**Kartik 05, 1422**

**Chief Executives/ Managing Directors**  
**All Financial Institutions in Bangladesh**

**Dear Sir,**

**Regarding Submission of Liquidity Profile and Statement of Affairs**

“Managing Core Risks in Financial Institutions: Asset Liability Management” issued by Bangladesh Bank dated July 14, 2005 provides standard guidelines and tools to the management for assessing and monitoring the liquidity position of a financial institution (FI). The guidelines also contains adequate instructions regarding measuring and managing the net funding requirement. Hence, FIs are instructed to submit statement of Liquidity Profile and Statement of Affairs as per following instructions:

**Statement of Liquidity Profile:**

1. FIs shall submit projected Liquidity Profile to this department on a monthly basis, prepared as of the last working day of each month within 7 (seven) working days of the following month. Instructions given below shall be followed in preparing the statement:
  - a) Considering the statement as the Aging Gap Analysis of assets and liabilities, in the ‘Projected Figure’ column, FIs shall separately report the outflows and inflows against each assets and liabilities items without netting by placing all inflows and outflows in appropriate time buckets according to the expected timing of flows.
  - b) Contingent liabilities and assets should be reported in appropriate time buckets while inserting the off-balance sheet items in the statement.
  - c) The items in the “Actual Figure” column should not be netted off. FIs shall report the outflows and inflows separately in the “Outflows” and “Inflows” columns respectively.
2. From November, 2015 FIs shall submit online Liquidity Profile statement through the web portal of Bangladesh Bank as follows:

- a) FIs shall log into the relevant BB web portal (<http://ereturns.bb.org.bd/edwportal>) using authorised User ID and download the T\_PS\_M\_LIQDTY\_FI template (with User Manual) and reference file. The Template and reference file should be kept in the same folder while filling in the template. ‘Macro’ and ‘Link’ options should be enabled before starting inputting the data;
- b) Taka amounts should be expressed in whole numbers; Rounding of numbers to thousands/lacs/crores shall not be accepted;
- c) After filling in the template, the authorised user shall save it and click the ‘Convert to CSV’ button in order to create a CSV file. That particular CSV file shall be uploaded to the BB web portal;
- d) Hard copies of the Statements for the months of October/2015, November/2015, and December/2015 shall be submitted to this department with forwarding in parallel to the online submission in BB web portal. Hereafter, FIs need not submit hard copy of the statement;
- e) In order to endorse the authenticity of information provided in the statement, FIs shall upload input templates in BB web portal after obtaining approval from Managing Director or his/her nominated/authorised officer;
- f) Actions will be taken as per DFIM Circular No. 05/2011 in case of failure to upload the input template properly in BB web portal within the stipulated time.

### **Statement of Affairs**

FIs shall submit hard copy and soft copy through e-mail ([gm.dfim@bb.org.bd](mailto:gm.dfim@bb.org.bd)) of Statement of Affairs to this department with forwarding on a quarterly basis within 15 days after the end of the respective quarter.

Other applicable instructions mentioned in the “Managing Core Risks in Financial Institutions: Asset Liability Management” shall remain unchanged.

DFIM Circular No. 06 dated July 26, 2011 and the subsequent DFIM Circular Letter Nos. 16 and 21 dated October 24, 2011 and December 20, 2011 respectively, issued with reference to the aforementioned subject are hereby declared cancelled.

This circular is issued with the authority vested under Section 18(chha) of Financial Institutions Act, 1993.

Sincerely yours,



(Md. Shah Alam)  
General Manager  
Phone: 9530178